



**FEMA**

# **Floodplain Mapping Update:**

## ***Missoula County Clearwater River Mapping Project***

**March 1, 2021**  
**Elected Officials Meeting**

# Project Partners

**Missoula County**

Todd Kietz



**FEMA**

**Mark English**

Project Manager

**Stephanie Dibetto**

Floodplain Management & Insurance



**FEMA**

**MONTANA DEPARTMENT OF NATURAL  
RESOURCES & CONSERVATION**

**Tiffany Lyden**

Outreach Specialist

**Nadene Wadsworth**

Outreach Specialist

**Traci Sears**

MT National Flood Insurance Program Coordinator



**Michael Baker**

**INTERNATIONAL**



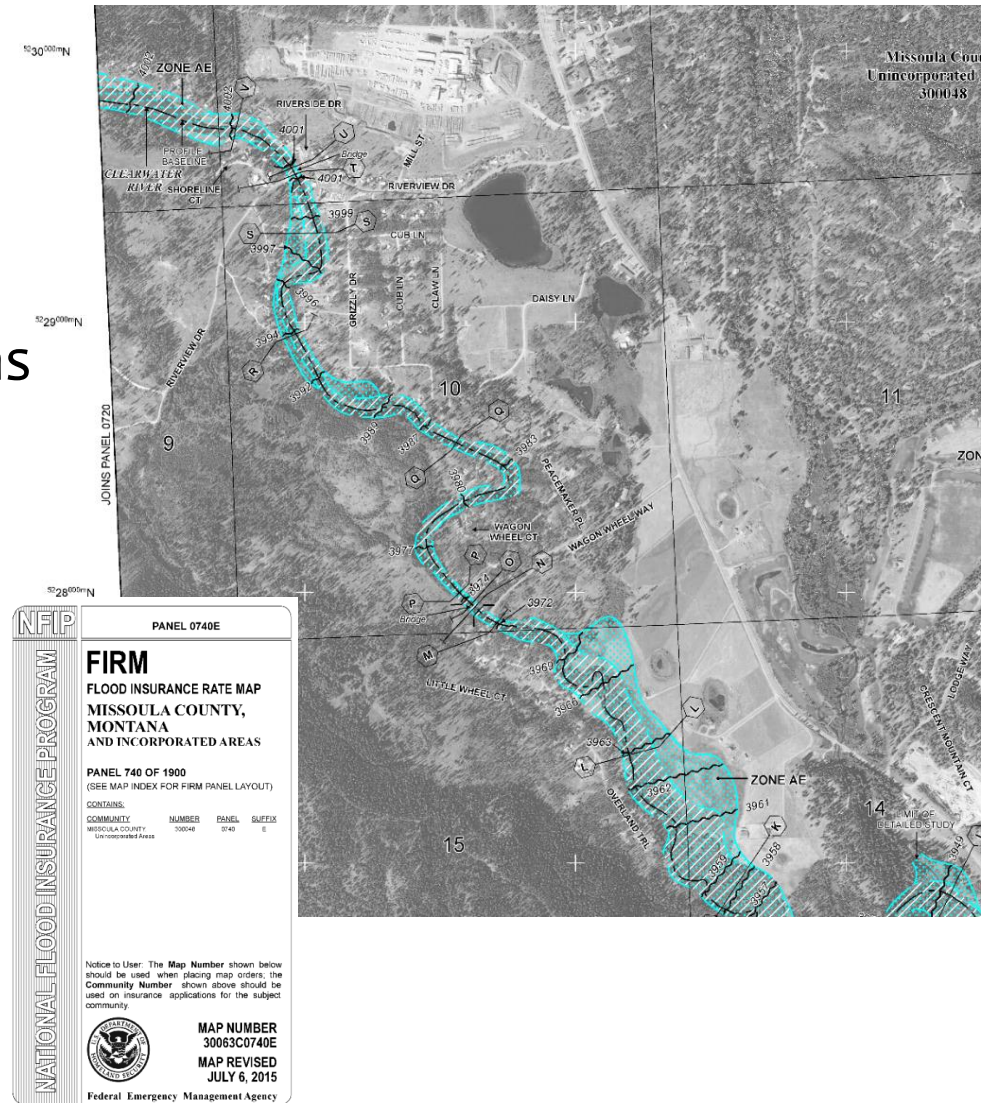
## 3



1% annual chance  
flood

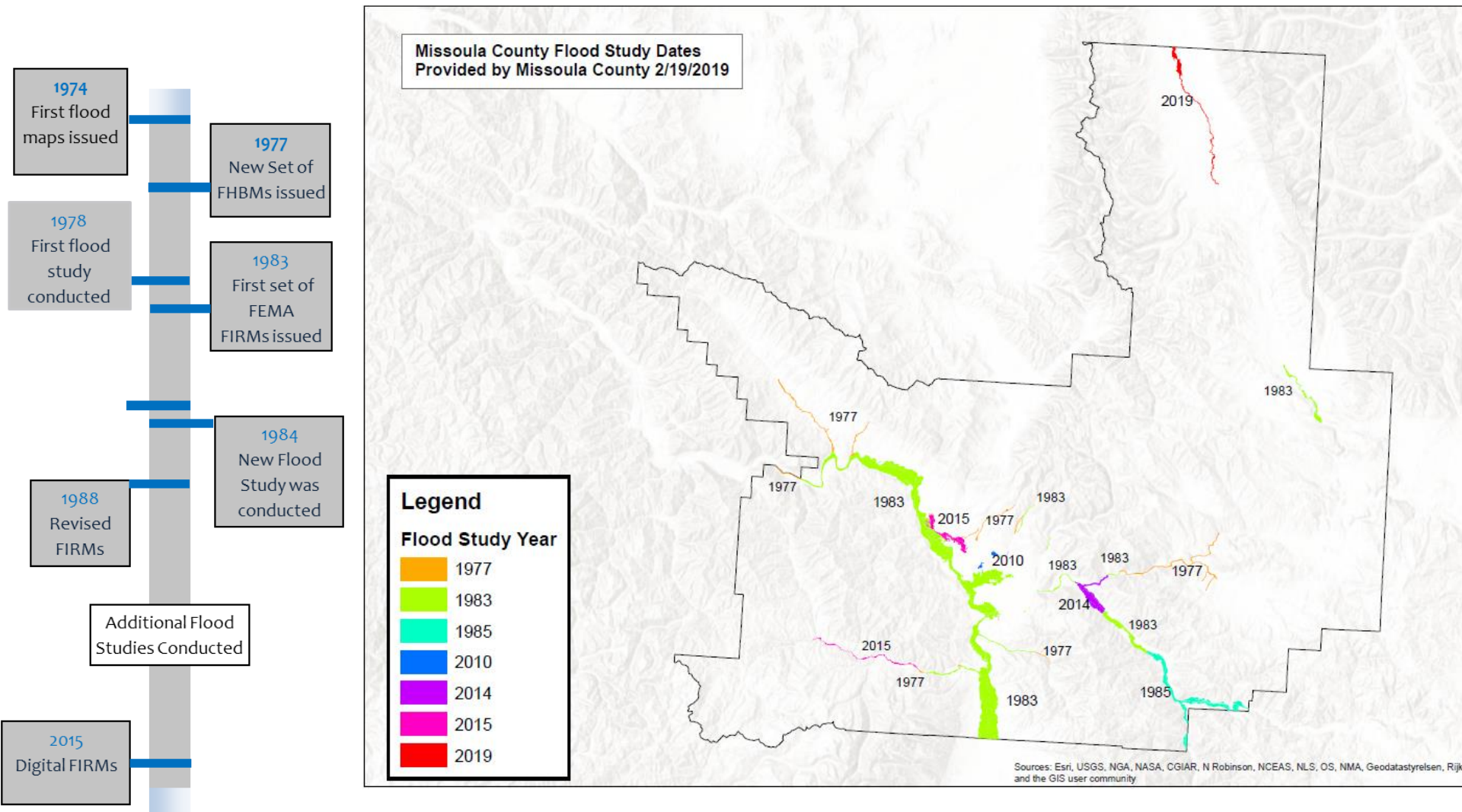
# Flood Insurance Rate Maps

- Indicate areas of flood risk
- Used for various purposes
  - Local floodplain regulations
  - Flood insurance premiums
  - Local emergency planning
- Need periodic updating





# Missoula County - Current Floodplain Maps



# Clearwater Study

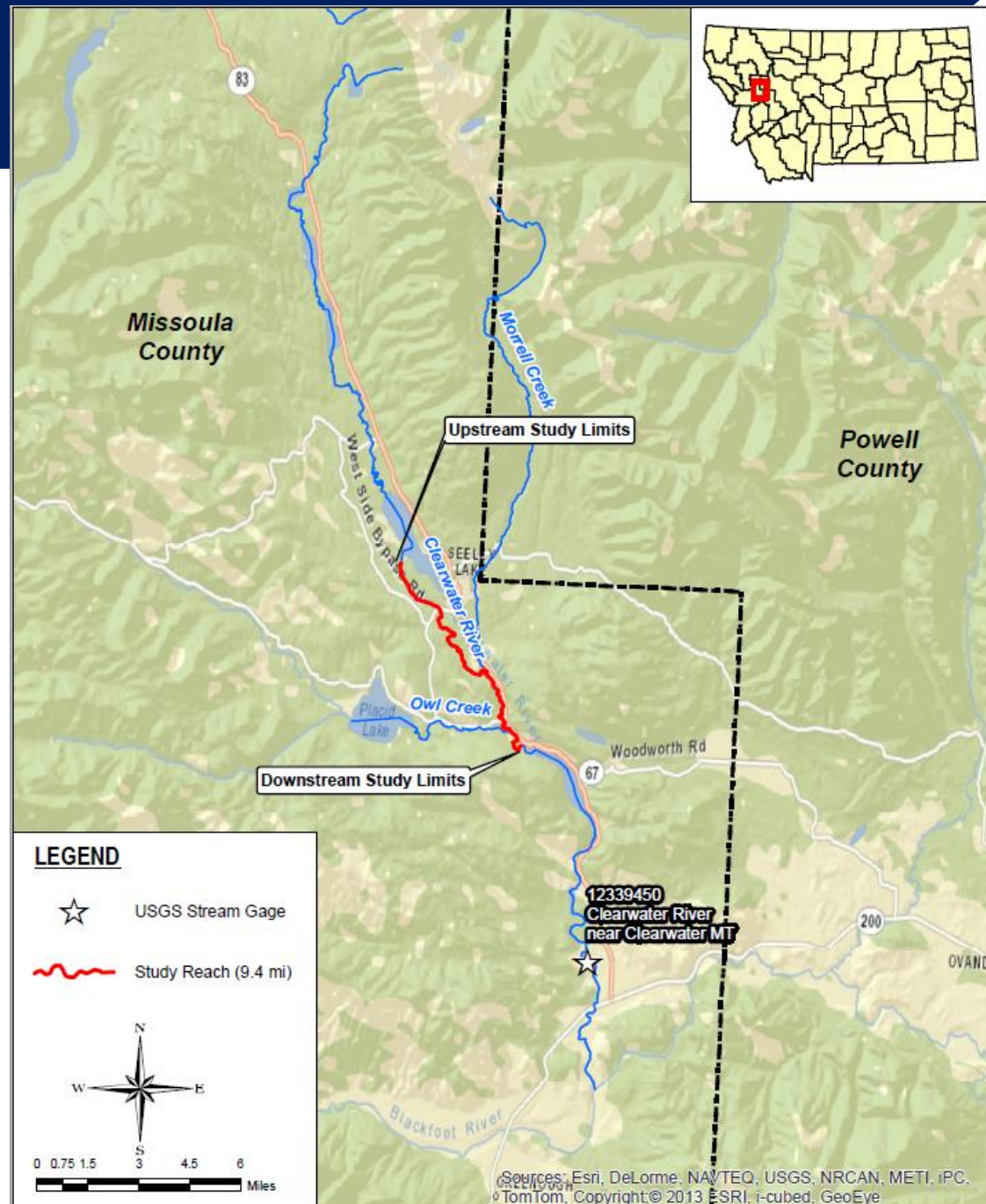
2012- LiDAR was collected



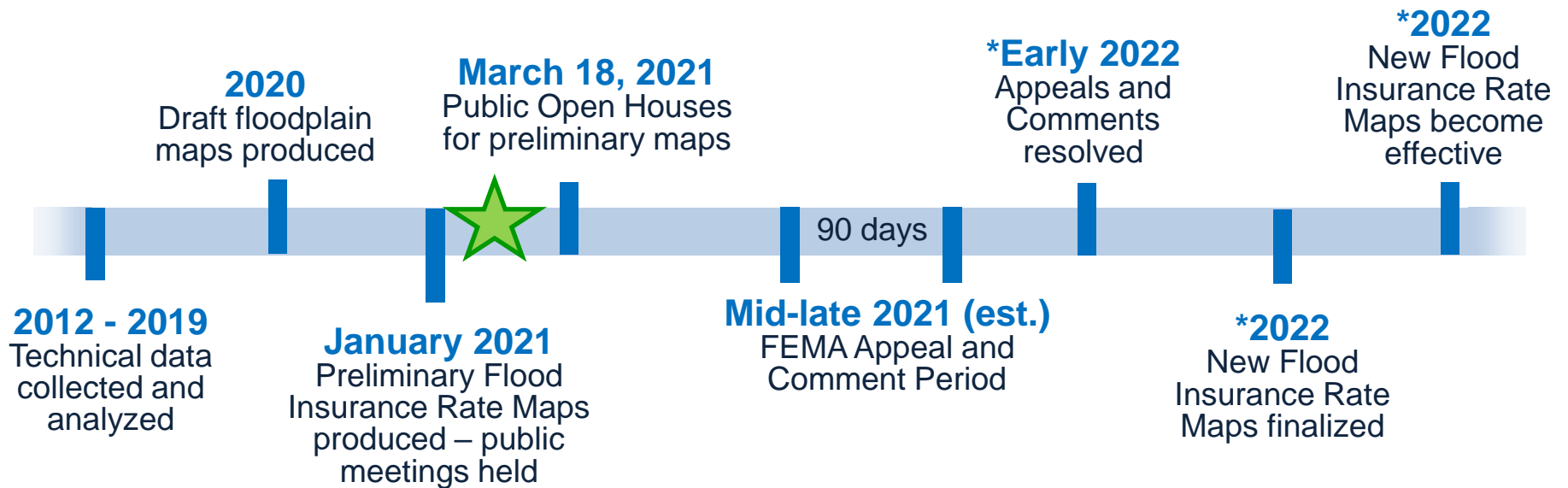
2017- Hydrology was completed



2018-2019 Hydraulics and  
Floodplain mapping completed



# Project Schedule





## Clearwater River Floodplain Maps Update



In Missoula County, floodplain maps were modernized through a Digitized Flood Insurance Rate Map (DFIRM) project initiated in 2005 and completed in 2015. Included with the digital conversion effort was the Clearwater River Flood Insurance Rate Maps. Essentially the paper maps were converted from paper to digital maps without a new flood study conducted. The maps that are in place for the Clearwater River are based on data that was collected back in the 1970's. Missoula County and the MT Department of Natural Resources and Conservation (DNRC) have partnered to update the study and eventually update the floodplain maps. The new maps are intended to provide reliable and more detailed information guiding future development in flood-prone areas.

In 2014 DNRC began working on updating the flood study for the Clearwater River.

### Upcoming Public Meetings:

Virtual Public Open House Meeting: March 18, 2021. To register for the event click here. <http://bit.ly/ClearwaterOH>

County Commissioner update meeting was on October 27, 2020 3:00 pm-4:00 pm. [To view the slides click here.](#)

### View Draft Floodplain Maps

Click on the button below to see the proposed floodplain maps and how the proposed maps compare to the existing FEMA Flood Insurance Rate Maps on an interactive viewer.

Preliminary Map Viewer  
[click here](#)

You can also view the individual preliminary maps here:

<a href="#">Index 1B</a>	<a href="#">30063C0736F</a>	<a href="#">30063C1027F</a>
<a href="#">Index 2B</a>	<a href="#">30063C0738F</a>	<a href="#">30063C1031F</a>
<a href="#">30063C0717F</a>	<a href="#">30063C0739F</a>	-

Preliminary Flood Insurance Study Reports

[30063CV001C](#)

[30063CV002C](#)

[30063CV003C](#)

Get more information on floodplain designations referenced on the maps:

- [100- Year Floodplain](#)
- [Floodway Area \(within a 100-Year Floodplain\)](#)

Newly mapped into a 100-Year Floodplain? [See Low Cost Insurance Options](#)

### Contacts

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### Give Comments during the official Appeal and Comment Period

During this project you will have the opportunity to submit an official appeal or comment about the proposed floodplain changes to FEMA. Check back here to stay informed on the specific dates of the Appeal and Comment Period.



# Public Outreach Materials

[www.floodplain.mt.gov/clearwater](http://www.floodplain.mt.gov/clearwater)

## CLEARWATER RIVER FLOOD MAP UPDATES

[www.floodplain.mt.gov/clearwater](http://www.floodplain.mt.gov/clearwater)

### Owning property in a 100-YEAR FLOODPLAIN

A 100-YEAR FLOODPLAIN (1% Annual Chance Floodplain) is considered to have a HIGH flood risk. It is the area that is expected to be inundated by a 100-Year Flood, an event having a 1% chance of being equaled or exceeded in any given year. The 100-Year Flood is also referred to as a 1% Annual Chance Flood or a Base Flood.

#### DEVELOPMENT REGULATIONS

Missoula County requires Floodplain Development Permits for development in the 100-Year Floodplain (1% Annual Chance Floodplain) to protect human life and property.

- All building construction must be coordinated with the County Floodplain Administrator.
- New residential construction must be elevated 2 feet above the 100-Year Flood Elevation (Base Flood Elevation).
- Improvements to existing structures must obtain a Floodplain Development Permit. Improvements to an existing structure greater than 50% of a structure's taxable value (a Substantial Improvement) require the entire structure to be brought into compliance with floodplain regulations.
- Other federal, state, and local regulations may apply.

Floodplain Regulations require a floodplain permit for any man-made development in the 100-Year Floodplain.

Draft floodplain maps are going through review and are not yet effective. It is important to discuss your community's floodplain regulations with County staff to understand the impacts of flood map updates on proposed construction projects in a mapped floodplain.

#### INSURANCE REQUIREMENT

If you own a building in an area that will be newly mapped into a 100-Year Floodplain, contact your insurance agent or lender as early as possible to start the discussion about flood insurance.

Lenders will typically reevaluate their loans to reassess flood risk when a new flood map or revision goes effective. When this happens, your lender will require you to carry flood insurance if you own a building that is located in a mapped 100-Year Floodplain, unless you can prove that the building is above the flood elevation or outside of the 100-Year Floodplain. Your lender may also require building elevation information (an Elevation Certificate) at this time.

There are many cost-saving options available to those who are being newly mapped into the 100-Year Floodplain. In order to secure the lowest premium, you should purchase flood insurance either before or within 11 months of a new flood map or revision going effective (*expected late 2022*). Contact your insurance agent or lender as early as possible to find the best flood insurance option available to you—ask for a comparison of Newly Mapped rates, Grandfathered rates, etc.

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## CLEARWATER RIVER FLOOD MAP UPDATES

[www.floodplain.mt.gov/clearwater](http://www.floodplain.mt.gov/clearwater)

### Owning property in a FLOODWAY

A FLOODWAY is the area within a 100-Year Floodplain that must be kept free from new development so that the 100-Year Flood (1% Annual Chance Flood, Base Flood) can be carried without substantial increases in flood heights. The Floodway will usually see the highest water velocities and deepest inundation during a 100-Year Flood event.

#### DEVELOPMENT REGULATIONS

Missoula County strictly regulates development in Floodways to protect human life and property by ensuring that there are no increases in flood elevations.

In accordance with The County Floodplain Regulations:

- New building construction is not permitted in the Floodway.
- Improvement to existing structures in a Floodway must be coordinated and approved by the Floodplain Administrator.

Floodplain Regulations require a floodplain permit for any man-made development in the 100-Year Floodplain (including Floodway).

#### INSURANCE REQUIREMENT

If you own a building in an area that will be newly mapped into a 100-Year Floodplain (including Floodway), contact your insurance agent or lender as early as possible to start the discussion about flood insurance.

Lenders will typically reevaluate their loans to reassess flood risk when a new flood map or revision goes effective. When this happens, your lender will require you to carry flood insurance if you own a building that is located in a mapped 100-Year Floodplain, unless you can prove that the building is above the flood elevation or outside of the 100-Year Floodplain. Your lender may also require building elevation information (an Elevation Certificate) at this time.

There are many cost-saving options available to those who are being newly mapped into the 100-Year Floodplain (including Floodway). In order to secure the lowest premium, you should purchase flood insurance either before or within 11 months of a new flood map or revision going effective (*estimated 2022*). Contact your insurance agent or lender as soon as possible to find the best flood insurance option available to you—ask for a comparison of Newly Mapped rates, Grandfathered rates, etc.

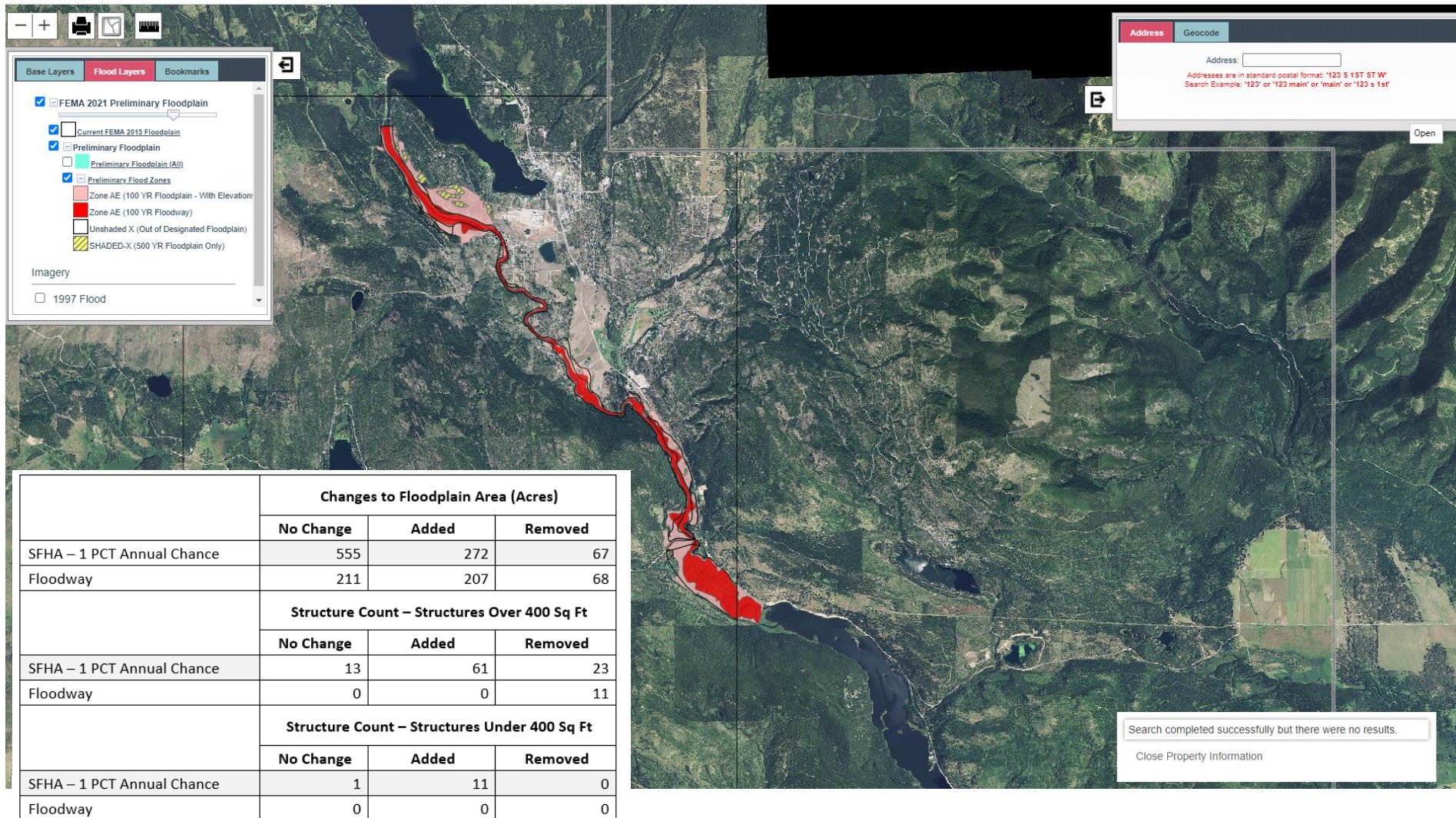
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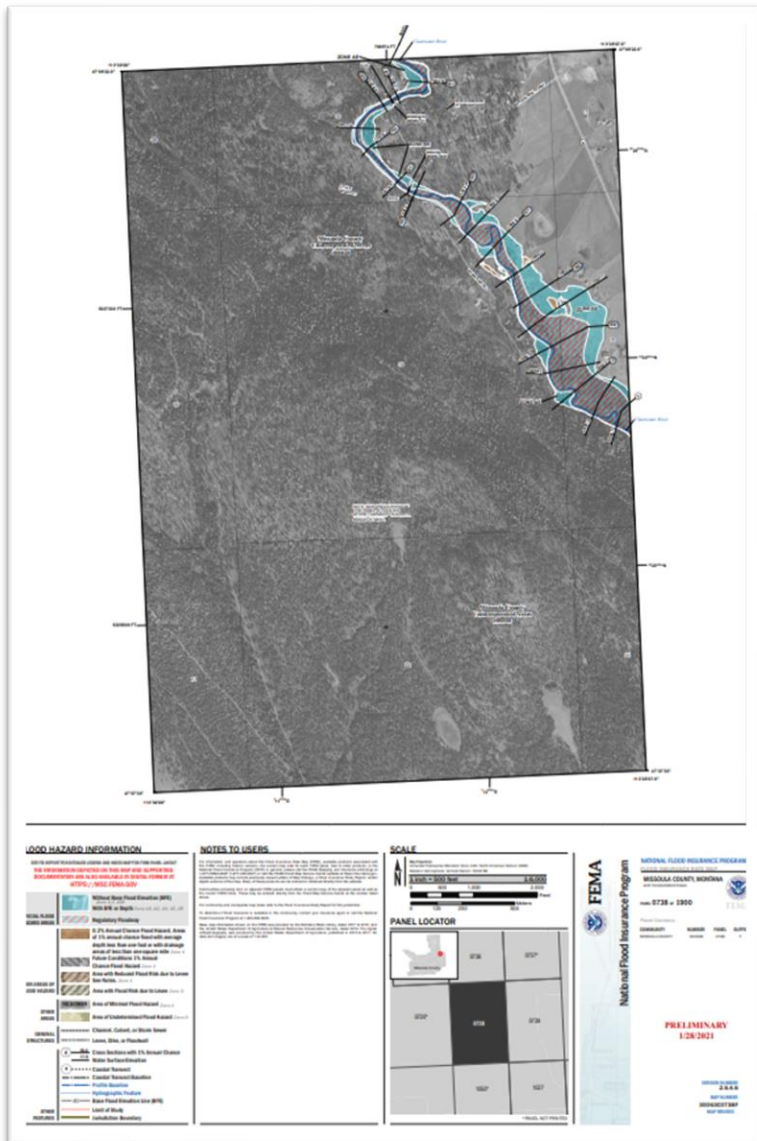
# Map Viewer



Note - The floodplain areas counted in the *Floodway* totals are also counted as part of the *SFHA – 1 PCT Annual Chance* totals.



# Preliminary Floodplain Maps & Study



## FLOOD INSURANCE STUDY

FEDERAL EMERGENCY MANAGEMENT AGENCY

VOLUME 1 OF 3



### MISSOULA COUNTY, MONTANA

AND INCORPORATED AREAS

COMMUNITY NAME	COMMUNITY NUMBER
MISSOULA COUNTY, UNINCORPORATED AREAS	300048
MISSOULA, CITY OF	300049

**PRELIMINARY**  
1/28/2021



**FEMA**

**EFFECTIVE:**

**TBD**

FLOOD INSURANCE STUDY NUMBER

30063CV001C

Version Number 2.6.4.6



# Development Regulations

**Missoula County** has floodplain regulations that regulate development within the 100-year floodplain.

**Floodplain permits** are required for new construction and modifications to existing structures.

**New** construction and additions- elevated 2' **Improvements** and additions to existing structures  $\leq$  50% of building's value, will require the entire structure to be brought into compliance.



# Flood Insurance Requirements

**Flood insurance** is mandatory for buildings with a federally backed loan in a high-risk flood zone.

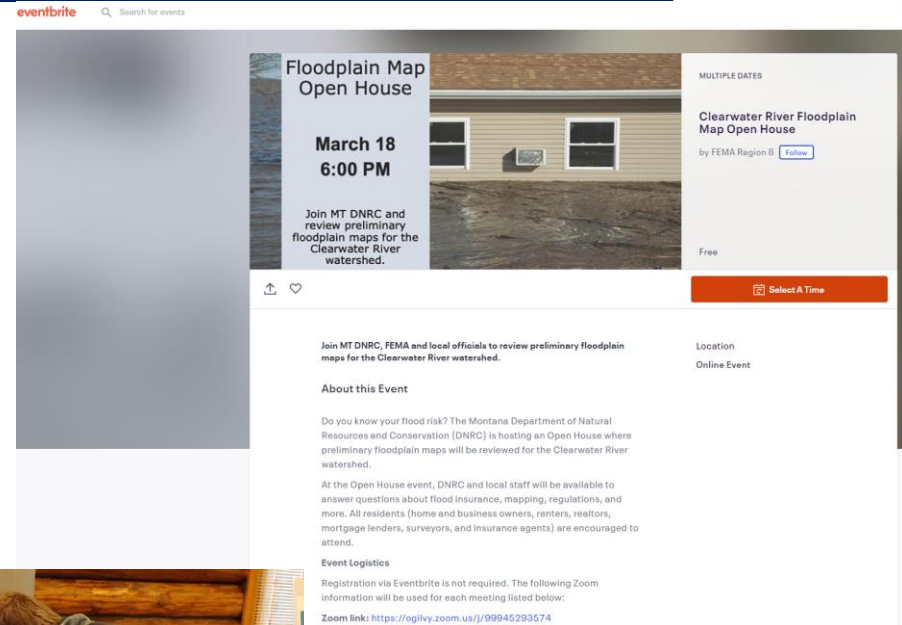
**Flood insurance** is not mandatory in a lower risk zone but is highly recommended. Lenders can always require insurance in any zone.

**Flood insurance** is an important form of economic protection against flooding.



# County Next Steps:

- ❑ Prepare for the upcoming open house meeting
- ❑ Prepare for the upcoming appeal period







**Thank You**

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